United S	tates Ba	nkruptcy	Cot	urt							
		ct of New						Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Mi Hoover, Jonathan J.	iddle):			Name of Joint Debtor (Spouse) (Last, First, I Hoover, Danielle L.			Middle):				
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ears					-	e Joint Debtor i nd trade names)		3 years		
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): 1707	I.D. (ITIN)	No./Complete			_		or Individual-T all): 3652	axpayer I.l	D. (ITIN) No./Complete		
Street Address of Debtor (No. & Street, City, State & Zip Code): 836 Hillside Drive			Street Address of Joint Debtor (No. & Stree 836 Hillside Drive Lewiston, NY			t, City, State & Zip Code):					
Lewiston, NY	ZIPCOD	E 14092		Lewisto	n, NY				ZIPCODE 14092		
County of Residence or of the Principal Place of Bo Niagara	usiness:			County of Residence or of the Principal Place of Niagara				ce of Busin	of Business:		
Mailing Address of Debtor (if different from street	address)			Mailing Ad	ldress of	Joint De	ebtor (if differer	nt from stre	eet address):		
The state of the s	ZIPCOD								ZIPCODE		
Location of Principal Assets of Business Debtor (if	different fr	om street addres	s abov	/e):				Г			
Type of Debtor (Form of Organization)		Nature (-	nkruptcy	ZIPCODE Code Under Which (Check one box.)		
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one box.) Individual (includes Joint Debtors) If ee Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, heck this box and state type of entity below.) Health Care Business Single Asset Real Esta U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other		ess Estate a	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primar		apter 7 apter 9 apter 11 apter 12 apter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) rily consumer Debts are primarily 11 U.S.C. business debts. Incred by an rily for a				
	Tit	Tax-Exe (Check box, btor is a tax-exe le 26 of the Uniternal Revenue Co	, if app mpt or ed Sta	olicable.) § 101(8) as "incurre individual primarily							
Filing Fee (Check one b	oox)			Cheek one	how		Chapter 11 I	Debtors			
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable attach signed application for the court's consider is unable to pay fee except in installments. Rule 3A. 	ation certify	ing that the debt	tor [Debtor i Check if: Debtor's affiliates	s a small s not a sn s aggregat s are less	nall busi te nonco than \$2,	ness debtor as ontingent liquida 190,000.	defined in	J.S.C. § 101(51D). 11 U.S.C. § 101(51D). owed to non-insiders or		
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			. [Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).							
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert distribution to unsecured creditors.					d, there v	vill be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY		
] 000- 000	5,001- 10,000	10,00 25,00		25,001- 50,000		50,001- 100,000	Over 100,000			
] ,000,001 to 0 million			000,001 to million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More that			
Estimated Liabilities] ,000,001 to	\$10,000,001	\$50,0	000,001 to	\$100,00	0,001	\$500,000,001	☐ More tha	n		

Bi (Sinemi i Sim i) (1/00)		r uge 2		
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Hoover, Jonathan J. & Hoover, Danielle L.			
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)		
Name of Debtor: None	Case Number: Date Filed:			
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	nt to whose debts are primarily consumer debts.)			
	X /s/ Nicholas A. Pelosino	, Jr. 1/25/09		
	Signature of Attorney for Debtor(s)	Date		
Yes, and Exhibit C is attached and made a part of this petition. No Exhi (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	de a part of this petition.	ch a separate Exhibit D.)		
Information Regardi	ng the Debtor - Venue			
	of business, or principal assets in th	is District for 180 days immediately		
☐ There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in	this District.		
☐ Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States I in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pro	oceeding [in a federal or state court]		
Certification by a Debtor Who Reside (Check all app ☐ Landlord has a judgment against the debtor for possession of deb	licable boxes.)	-		
(Name of landlord or less	or that obtained judgment)			
(Address of lan	dlord or lessor)			
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for post				
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	uring the 30-day period after the		
☐ Debtor certifies that he/she has served the Landlord with this cert	rification. (11 U.S.C. § 362(1)).			

Vo	luntary	Petition
T U	iuiitai v	1 CHUUH

(This page must be completed and filed in every case)

Name of Debtor(s):

(Check only **one** box.)

§ 1515 are attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Hoover, Jonathan J. & Hoover, Danielle L.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this

petition is true and correct, that I am the foreign representative of a debtor

☐ I request relief in accordance with chapter 15 of title 11, United

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the

States Code. Certified copies of the documents required by 11 U.S.C.

chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

in a foreign proceeding, and that I am authorized to file this petition.

Signatures

X

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Attorney*

X /s/ Jonathan J. Hoover

Signature of Debtor

Jonathan J. Hoover

X /s/ Danielle L. Hoover

Signature of Joint Debtor

Danielle L. Hoover

Telephone Number (If not represented by attorney)

January 25, 2009

X /s/ Nicholas A. Pelosino, Jr.

Nicholas A. Pelosino, Jr.

Nicholas A. Pelosino, Jr.

800 Main Street-Ste. 4C

Niagara Falls, NY 14301

npelosino@adelphia.net

(716) 282-1936 Fax: (716) 284-7377

Signature of Attorney for Debtor(s)

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

January 25, 2009

Date

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Date: January 25, 2009

United States Bankruptcy Court Western District of New York

Western District of	of New York
IN RE:	Case No.
Hoover, Jonathan J.	Chapter 7
Debtor(s)	CTATEMENT OF COMPLIANCE
EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEL	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court of whatever filing fee you paid, and your creditors will be able to rest and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	can dismiss any case you do file. If that happens, you will lose ume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed	
1. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the agreertificate and a copy of any debt repayment plan developed through the second control of the	e opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approduce appropriate time I made my request, and the following exigent circumstrant so I can file my bankruptcy case now. [Summarize exigent times of the country of	rcumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtate you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failur case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	n the agency that provided the counseling, together with a copy re to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may r filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing because a motion for determination by the court.	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reof realizing and making rational decisions with respect to finance	
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically in participate in a credit counseling briefing in person, by telephor Active military duty in a military combat zone. 	npaired to the extent of being unable, after reasonable effort, to ne, or through the Internet.);
5. The United States trustee or bankruptcy administrator has determ does not apply in this district.	ined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above i	s true and correct.
Signature of Debtor: /s/ Jonathan J. Hoover	

Date: January 25, 2009

United States Bankruptcy Court Western District of New York

Western Distri	ict of New York
IN RE:	Case No
Hoover, Danielle L.	Chapter 7
Debtor(s)	
	R'S STATEMENT OF COMPLIANCE ELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cou whatever filing fee you paid, and your creditors will be able to	tatements regarding credit counseling listed below. If you cannot art can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is jone of the five statements below and attach any documents as direc	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or bankruptcy administrator that outlined	te, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the 19th the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate to	be, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ded to you and a copy of any debt repayment plan developed through d.
	pproved agency but was unable to obtain the services during the five it circumstances merit a temporary waiver of the credit counseling gent circumstances here.]
you file your bankruptcy petition and promptly file a certificate for any debt management plan developed through the agency. Facase. Any extension of the 30-day deadline can be granted only also be dismissed if the court is not satisfied with your reasons counseling briefing.	btain the credit counseling briefing within the first 30 days after from the agency that provided the counseling, together with a copy allure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may s for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	se of: [Check the applicable statement.] [Must be accompanied by a
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired be of realizing and making rational decisions with respect to fin	by reason of mental illness or mental deficiency so as to be incapable nancial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telep Active military duty in a military combat zone. 	y impaired to the extent of being unable, after reasonable effort, to shone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has deteddoes not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided abo	ve is true and correct.
Signature of Debtor: /s/ Danielle L. Hoover	

United States Bankruptcy Court Western District of New York

IN RE:	Case No
Hoover, Jonathan J. & Hoover, Danielle L.	Chapter 7
Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 160,000.00		
B - Personal Property	Yes	3	\$ 24,310.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 180,118.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 125,123.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 6,038.18
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 5,997.00
	TOTAL	15	\$ 184,310.00	\$ 305,241.00	

United States Bankruptcy Court Western District of New York

IN RE:	Case No
Hoover, Jonathan J. & Hoover, Danielle L. Debtor(s)	Chapter <u>7</u>
STATISTICAL SUMMARY OF CERTAIN LIABILITI	ES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debts, 101(8)), filing a case under chapter 7, 11 or 13, you must report all inform	* * * · · · · · · · · · · · · · · · · ·
Check this box if you are an individual debtor whose debts are NOT prinformation here.	primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. § 159).
Summarize the following types of liabilities, as reported in the Schedu	des, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 6,038.18
Average Expenses (from Schedule J, Line 18)	\$ 5,997.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 6,463.17

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 33,194.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 125,123.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 158,317.00

IN	\mathbf{RE}	Hoover.	Jonathan	J. 8	Hoover.	. Danielle L
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Case No.	
	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
936 Hillside Drive Lewiston			160 000 00	146 024 00
836 Hillside Drive, Lewiston		J	160,000.00	146,924.00

(Report also on Summary of Schedules)

160,000.00

TOTAL

\sim	3 T
('000	Nο
Case	No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Acct./Greater Niagara FCU Savings Acct./Lewiston Porter FCU	J	210.00 100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household Goods	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Wearing Apparel	J	1,000.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)/New Directions Youth & Family Services	w	22,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

	T T	
Case	NO	
Casc	TYU.	

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2005 Chevy Trailblazer (Leased)	J	0.00
	other vehicles and accessories.		2006 Saturn Vue (Leased)	W	0.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			

IN RE Hoover, Jonathan J. & Hoover, Danielle L.

	TA T	
Case	NO	
Casc	TAU.	

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			ral.	24,310.00
not another motion assumes.				
34. Farm supplies, chemicals, and feed.35. Other personal property of any kind not already listed. Itemize.	X X			
particulars. 33. Farming equipment and implements.	х			
32. Crops - growing or harvested. Give	Х		HUSBA	EXEMPTION
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR

0 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Cana	NΤ	_
Case	IN	U.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the exemptions	to which	debtor is	entitled	under:
(Check one box)	_				

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
836 Hillside Drive, Lewiston	CPLR § 5206(a)	13,076.00	160,000.0
SCHEDULE B - PERSONAL PROPERTY			
Household Goods	CPLR § 5205(a)(5)	1,000.00	1,000.0
Wearing Apparel	CPLR § 5205(a)(5)	1,000.00	1,000.0
401(k)/New Directions Youth & Family	Debtor & Creditor Law § 282, CPLR §	22,000.00	22,000.0
Services	5205(c)(2)	12,000.00	22,000.0

IN	\mathbf{RE}	Hoover.	Jonathan	J. 8	Hoover.	. Danielle L
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Case	No.	

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 004908390460		w	Date Incurred: 03/06				12,533.00	12,533.00
GMAC P. O. Box 8142 Cockeysville, MD 21030			Car Loan VALUE \$					
ACCOUNT NO. 004907998655		J	Date Incurred: 08/06	t	H		20,661.00	20,661.00
GMAC P. O. Box 8142 Cockeysville, MD 21030			Car Loan					
			VALUE \$					
ACCOUNT NO. 0198588485		J	Date Incurred: 07/05				146,924.00	
Wells Fargo Home Mortgage P. O. Box 14411 Des Moines, IA 50306-3411			Mortgage					
			VALUE \$ 160,000.00					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th	Sub			\$ 180,118.00	\$ 33,194.00
			(Use only on la	,	Γot	al	\$ 180,118.00	

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN	\mathbf{RE}	Hoover.	Jonathan	J. 8	Hoover.	. Danielle L
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Debtor(s)

Case No	
	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	istical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

${f IN}~{f RE}$ Hoover, Jonathan J. & Hoover, Danielle
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Case No.	
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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0701 003555 02		J	Date Incurred: 12/07				
ABLE Dept Settlement 2351 W. Northwest Highway Suite 3355 Dallas, TX 75220			Debt settlement				6,300.00
ACCOUNT NO. 5178-0572-3866-2162		w	Date Incurred: 07/07	T	П	П	· · · · · · · · · · · · · · · · · · ·
Capital One P. O. Box 70884 Charlotte, NC 28272-0884			Consumer Debt.				1,400.00
ACCOUNT NO. 5401-6830-5962-3923		Н	Date Incurred: 06/07	H	Н	H	1,400.00
Chase Cardmember Service P. O. Box 15153 Wilmington, DE 19886-5153			Consumer Debt.				8,660.00
ACCOUNT NO. 4417-1284-9118-0442		w	Date Incurred: 07/99		П		·
Chase Cardmember Service P. O. Box 15153 Wilmington, DE 19886-5153			Consumer Debt.				20,868.00
2 continuation sheets attached					tota		\$ 37,228.00
Continuation sneets attached			(Total of th		oage Tota	- 1	φ 51,225.00
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules and, if applicable, on the St				
			Summary of Certain Liabilities and Relate				\$

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		•	•				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	H	\exists	\exists	
JP MorganChase 1985 Marcus Avenue, NY2-M352 New Hyde Park, NY 11042			Chase				
ACCOUNT NO. 5466-0420-0017-2534		w	Date Incurred: 07/07	Н	\exists	\dashv	
Chase Cardmember Service P. O. Box 15153 Wilmington, DE 19886-5153			Consumer Debt.				2,944.00
ACCOUNT NO.			Assignee or other notification for:	П	\exists		,
JP MorganChase 1985 Marcus Avenue, NY2-M352 New Hyde Park, NY 11042			Chase				
ACCOUNT NO. 445126011002609862966		W	Date Incurred: 12/06				
Discover Card P. O. Box 15251 Wilmington, DE 19886-5251			Consumer Debt.				
ACCOUNT NO.		J	Incurred: 09/07	H	\dashv	\dashv	2,800.00
Gary Townshed 5682 Townline Drive Sanborn, NY 14132			Personal Loan				
ACCOUNT NO. 6019-2107-1323-3154		Н	Date Incurred: 08/07	H	_	\Box	3,300.00
GE Money Bank P. O. Box 960061 Orlando, FL 32896			Consumer Debt.				4.740.00
ACCOUNT NO. 7824149601937703		J	Date Incurred: 08/07	H	\dashv	\dashv	1,716.00
HSBC Bank P. O. Box 2013 Buffalo, NY 14240			Consumer Debt.				
					\Box	\sqcup	4,850.00
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Subt is pa			\$ 15,610.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	tica	n al	\$

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0088638804		Н	Incurred: 09/04	+		Н	
HSBC Bank USA. N.A. Po Box 2013 Buffalo, NY 14240			Student Loan				15,000.00
ACCOUNT NO.		J	Incurred: 11/07	╁		Н	13,000.00
Joan And Sam Hoover 5909 Garlow Road Niagara Falls, NY 14304			inicalitati 1707				17,000.00
ACCOUNT NO. 003494751		w	Incurred: 06/99	+		Н	17,000.00
Nelnet, Inc. P. O. Box 82561 Lincoln, NE 68501-2561			Student Loan				40 400 00
ACCOUNT NO. 9314050128		Н	Incurred: 06/00	╁		Н	10,100.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773			Student Loan				20, 420, 00
ACCOUNT NO. 9978184031		w	Incurred: 06/99	╁		Н	26,439.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773			Student Loan				3,746.00
ACCOUNT NO.							3,740.00
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-	!	(Total of t	Sub nis p			\$ 72,285.00
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$ 125,123.00

R6G	(Official	Form	6G)	(12/07)

IN	RE	Hoover.	Jonathan J	۱. &	Hoover.	. Danielle L
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(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INT STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERT STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.		

R6H	(Official	Form	6H)	(12/07)

IN	\mathbf{RE}	Hoover.	Jonathan .	J. &	Hoover.	. Danielle L
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(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Hoover, Jonathan J. & Hoover, Danielle L.

Debtor(s)

Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Married						
	RELATIONSHIP(S): Son Son				AGE(S) 3-1/2 7 wks	:
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Teacher Name of Employer Lewiston P How long employed Address of Employer 4061 Creek Youngstow	e Manag s Youth ara Roa 14094	a & Family Se	rvices			
INCOME: (Estimate of average	e or projected monthly income at time	case filed)		DEBTOR		SPOUSE
_	salary, and commissions (prorate if n		\$ \$	4,500.17	\$ \$	2,647.67
3. SUBTOTAL			\$	4,500.17		2,647.67
4. LESS PAYROLL DEDUCTION a. Payroll taxes and Social Sec			<u> </u>	1,022.66		637.00
b. Insurance	, and the same of		\$.,00	\$	
c. Union dues			\$		\$	
d. Other (specify)			_ \$		\$	
			_ <u>\$</u>		\$	
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS		\$	1,022.66	\$	637.00
6. TOTAL NET MONTHLY T	TAKE HOME PAY		\$	3,477.51	\$	2,010.67
7. Regular income from operation	on of business or profession or farm (a	attach detailed statement	t) \$		\$	
8. Income from real property	·		\$		\$	
9. Interest and dividends			\$		\$	
that of dependents listed above	pport payments payable to the debtor	for the debtor's use or	\$		\$	
11. Social Security or other gove	ernment assistance		\$		\$	
(Specify)			- \$		\$	
12. Pension or retirement income	e		_ \$		\$	
13. Other monthly income (Specify) Overtime Pay			_ \$		\$	550.00
			_ \$		\$	
			_ \$		\$	
14. SUBTOTAL OF LINES 7	THROUGH 13		\$		\$	550.00
14. SUDICIAL OF LINES /						

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15 if there is only one debtor repeat total reported on line 15)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

IN RE Hoover, Jonathan J. & Hoover, Danielle L.

Debtor(s

Case No.	
	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,485.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	247.00
b. Water and sewer	\$	60.00
c. Telephone	\$	55.00
d. Other See Schedule Attached	\$	235.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	866.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	346.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	30.00
b. Life	\$	25.00
c. Health	\$	20.00
d. Auto	\$	150.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
\ 1 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	670.00
b. Other See Schedule Attached	\$	482.00
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Childcare	\$	500.00
Pet Expenses	<u>\$</u>	80.00
Union Dues	\$	71.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	5,997.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 6,038.18
b. Average monthly expenses from Line 18 above	\$ 5,997.00
c. Monthly net income (a. minus b.)	\$ 41.18

${\bf SCHEDULE\ J-CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)	
Cable	105.00
Internet	30.00
Cell Phone	100.00
Other Installment Payments (DEBTOR)	
Student Loan Payment	50.00
Student Loan Payment	200.00
Student Loan Payment	232.00

IN RE Hoover, Jonathan J. & Hoover, Danielle L.

Debtor(s)

Case No. ____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: January 25, 2009 Signature: /s/ Jonathan J. Hoover Jonathan J. Hoover Date: January 25, 2009 Signature: /s/ Danielle L. Hoover (Joint Debtor, if any) Danielle L. Hoover [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ___ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature: _

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Western District of New York

IN RE:	Case No.
Hoover, Jonathan J. & Hoover, Danielle L.	Chapter 7
Debtor(s)	<u> </u>

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 2008 to present (Debtor) 61,000.00 2007 (Debtor) 60,000.00 2006 (Debtor) 0.00 01/08 to present (Co-debtor) 33,000.00 2007 (Co-debtor)

2. Income other than from employment or operation of business

33,000.00 2006 (Co-debtor)

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY STATUS OR DISPOSITION AND LOCATION Niagara County Supreme Court, Pending

Chase Bank, USA, NA v. Danielle Collection

L. Hoover

Index No. 133798-08

Niagara Falls, NY

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankrup	tev	
None List all payments made or property transferred l	by or on behalf of the debtor to any persons, inclure paration of a petition in bankruptcy within one	
NAME AND ADDRESS OF PAYEE Nicholas A. Pelosino, Jr. 800 Main Street, Suite 4C Niagara Falls, NY 14301	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 011/30/08	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,200.00
10. Other transfers		
absolutely or as security within two years imn	ansferred in the ordinary course of the business of the during the commencement of this court spouses whether or not a joint petition is fill	ase. (Married debtors filing under chapter 12 or
None b. List all property transferred by the debtor with device of which the debtor is a beneficiary.	nin ten years immediately preceding the commend	cement of this case to a self-settled trust or similar
11. Closed financial accounts		
transferred within one year immediately prec certificates of deposit, or other instruments; sh brokerage houses and other financial institutio		checking, savings, or other financial accounts,
12. Safe deposit boxes		
preceding the commencement of this case. (Ma	y in which the debtor has or had securities, cash, rried debtors filing under chapter 12 or chapter 1 filed, unless the spouses are separated and a join	3 must include boxes or depositories of either or
13. Setoffs		
	or chapter 13 must include information concern	hin 90 days preceding the commencement of this ing either or both spouses whether or not a joint
14. Property held for another person		
None List all property owned by another person that \checkmark	the debtor holds or controls.	
15. Prior address of debtor		

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

✓

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 25, 2009	Signature /s/ Jonathan J. Hoover of Debtor	Jonathan J. Hoover
Date: January 25, 2009	Signature /s/ Danielle L. Hoover of Joint Debtor (if any)	Danielle L. Hoover

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court Western District of New York

IN RE:			Case No.
Hoover, Jonathan J. & Hoover, Danielle L.			Chapter 7
	Debtor(s)		
CHAPTER 7	' INDIVIDUAL DEBTO	R'S STATEMENT	OF INTENTION
PART A – Debts secured by property of estate. Attach additional pages if neces		fully completed for E A	ACH debt which is secured by property of the
Property No. 1			
Creditor's Name: GMAC		Describe Property Securing Debt: 2005 Chevy Trailblazer (Leased)	
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (c ☐ Redeem the property ☑ Reaffirm the debt	heck at least one):		
Other. Explain		(for exa	ample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not clair	ned as exempt		
Property No. 2 (if necessary)			
Creditor's Name: GMAC		Describe Property S 2006 Saturn Vue (Le	
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (c ☐ Redeem the property ✓ Reaffirm the debt ☐ Other. Explain		(for exa	ample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not clair	ned as exempt		
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three c	olumns of Part B must l	pe completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:			Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
2 continuation sheets attached (if an	y)		
I declare under penalty of perjury th personal property subject to an unex		intention as to any pr	operty of my estate securing a debt and/or
Date: January 25, 2009	/s/ Jonathan J. Hoo	ver	
	Signature of Debtor		
	/s/ Danielle L. Hoov		
	Signature of Joint De	ebtor	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continuation

Property No. 3			
Creditor's Name: HSBC Bank USA. N.A.		Describe Property Secur	ing Debt:
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (check at ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as e	xempt		
Property No. 4			
Creditor's Name: Nelnet, Inc.		Describe Property Secur	ring Debt:
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (check at ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as e	xempt		
Property No. 5			
Creditor's Name: Sallie Mae		Describe Property Secur	ing Debt:
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (check at ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as exempt	xempt		
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
			·

Continuation sheet ___1 of ___2

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continuation

Property No. 6			
Creditor's Name: Sallie Mae		Describe Property Secur	ring Debt:
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (check at ☐ Redeem the property ✓ Reaffirm the debt ☐ Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as exempt	xempt		
Property No. 7			
Creditor's Name: Wells Fargo Home Mortgage		Describe Property Secur 836 Hillside Drive, Lewis	
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (check at ☐ Redeem the property ✓ Reaffirm the debt ☐ Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ✓ Claimed as exempt □ Not c	xempt		
Property No.			
Creditor's Name:		Describe Property Secur	ring Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as e	xempt		
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No

Continuation sheet **2** of **2**

United States Bankruptcy Court Western District of New York

IN RE:		Case No
Hoover, Jonathan J. & Hoover, Dan	ielle L.	Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR M	IATRIX
The above named debtor(s) hereby	verify(ies) that the attached matrix listing cr	reditors is true to the best of my(our) knowledge.
Date: January 25, 2009	Signature: /s/ Jonathan J. Hoover	
	Jonathan J. Hoover	Debtor
Date: January 25, 2009	Signature: /s/ Danielle L. Hoover	
	Danielle L. Hoover	Joint Debtor, if any

ABLE Dept Settlement 2351 W. Northwest Highway Suite 3355 Dallas, TX 75220

Capital One P. O. Box 70884 Charlotte, NC 28272-0884

Chase Cardmember Service P. O. Box 15153 Wilmington, DE 19886-5153

Discover Card P. O. Box 15251 Wilmington, DE 19886-5251

Gary Townshed 5682 Townline Drive Sanborn, NY 14132

GE Money Bank
P. O. Box 960061
Orlando, FL 32896

GMAC P. O. Box 8142 Cockeysville, MD 21030

HSBC Bank
P. O. Box 2013
Buffalo, NY 14240

HSBC Bank USA. N.A. Po Box 2013 Buffalo, NY 14240

Joan And Sam Hoover 5909 Garlow Road Niagara Falls, NY 14304

JP MorganChase 1985 Marcus Avenue, NY2-M352 New Hyde Park, NY 11042

Nelnet, Inc. P. O. Box 82561 Lincoln, NE 68501-2561

Sallie Mae PO Box 9500 Wilkes Barre, PA 18773

Wells Fargo Home Mortgage P. O. Box 14411 Des Moines, IA 50306-3411

United States Bankruptcy Court Western District of New York

IN RE: Hoover, Jonathan J. & Hoover, Danielle L.			Case No		
			Chapter 7		
	Debtor	3)			
	DISCLOSURE OF	COMPENSATION OF ATT	TORNEY FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept			\$	1,200.00
	Prior to the filing of this statement I have received			\$	1,200.00
	Balance Due			\$	0.00
2.	The source of the compensation paid to me was: \Box I	ebtor Other (specify):			
3.	The source of compensation to be paid to me is: \Box I	ebtor Other (specify):			
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to re	nder legal service for all aspects of the ba	nkruptcy case, including:		
	 a. Analysis of the debtor's financial situation, and rer b. Preparation and filing of any petition, schedules, s c. Representation of the debtor at the meeting of cred d. Representation of the debtor in adversary proceeds 	atement of affairs and plan which may be itors and confirmation hearing, and any a	required; djourned hearings thereof;		
6.	By agreement with the debtor(s), the above disclosed for	e does not include the following services:			
1	certify that the foregoing is a complete statement of any proceeding.	CERTIFICATION greement or arrangement for payment to	me for representation of the debtor(s) in t	his bankru	ptcy
	January 25, 2009	/s/ Nicholas A. Pelosino, Jr.			
-	Date	Nicholas A. Pelosino, Jr. Nicholas A. Pelosino, Jr. 800 Main Street-Ste. 4C Niagara Falls, NY 14301 (716) 282-1936 Fax: (716) 284-7377			